



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

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Attorney for Towd Point Mortgage Trust 2019-1, U.S. Bank  
National Association, as Indenture Trustee, Secured Creditor

Order Filed on July 26, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: **22-12335-CMG**

Chapter 13

Judge Christine M. Gravelle

In Re:

**Jagdev Singh**

Debtor(s).

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION  
TO CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby

**ORDERED**

**DATED: July 26, 2022**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Debtor: Jagdev Singh

Case No.: 22-12335-CMG

Caption of Order: Order Resolving Secured Creditor's Objection to Chapter 13 Plan

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This matter having been brought before the Court by Jagdev Singh (the "Debtor(s)") by and through counsel, Low & Low, with the filing of a proposed Chapter 13 Plan, and an objection to confirmation of the Plan having been filed by Towd Point Mortgage Trust 2019-1, U.S. Bank National Association, as Indenture Trustee (the "Secured Creditor"), who holds a mortgage on the real property located at 635 Inman Avenue, Woodbridge Twp, NJ 07067 (the "Subject Property"), and this Court having considered the submissions of the parties and the parties having addressed the objection, and for good cause having been shown; it is ORDERED

1. That Secured Creditor's objection to confirmation is hereby overruled subject to the following conditions.
2. That the arrearage claims of Secured Creditor, as reflected in Secured Creditor's filed Proof of Claim, shall be paid in full through any confirmed Plan.
3. That should the Debtor(s) file a Modified Plan in the future, this Order shall apply to any confirmed Modified Plan.
4. That Secured Creditor retains the right to object to any proposed Modified plan.
5. That Debtor(s) shall make all post-petition payments in accordance with the terms of the Note, Mortgage, and any Notice of Mortgage Payment Change or Loan Modification agreed to between the Secured Creditor and the Debtor(s).
6. That Debtor(s) retain(s) the right to object to Secured Creditor's Proof of Claim and any Notice of Mortgage Payment Change.
7. In the event this case is converted to Chapter 7, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion to bring the account contractually current.
8. If the loan is not brought current within ten (10) days of any conversion to Chapter 7, then

Debtor: Jagdev Singh

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the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Subject Property by filing with the Bankruptcy Court a Certification of Default specifying the failure to comply with this Order.

9. Any Certification of Default filed pursuant to the Order shall be served on any Trustee, the Debtor(s) and Counsel for the Debtor(s).

In re:  
Jagdev Singh  
Debtor

Case No. 22-12335-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 26, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2022:

Recip ID	Recipient Name and Address
db	+ Jagdev Singh, 635 Inman Avenue, Colonia, NJ 07067-1017

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Towd Point Mortgage Trust 2019-1 U.S. Bank National Association, as Indenture Trustee dmcDonough@flwlaw.com
Michael J. Milstead	on behalf of Creditor BANK OF AMERICA N.A. michael@milsteadlaw.com
Russell L. Low	on behalf of Debtor Jagdev Singh ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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Date Rcvd: Jul 26, 2022

Form ID: pdf903

Total Noticed: 1

TOTAL: 6